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FROM: Jason R. Graff

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MESSAGE:

Attached is the Amendment and Reply to Office Action for Serial No. 10/707,313.

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12

CONFIRMATION NO.:

CLIENT MATTER NO.: 60655.2400

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January 27, 2005 By Gerry Fitzgerald
Signature of Person Depositing FacsimilePATENT**IN THE UNITED STATES PATENT AND
TRADEMARK OFFICE**

Applicants:	Carlos Fides, et al.	Docket No.	60655.2400
Serial No.:	10/707,313	Filing Date:	December 4, 2003
Group Art Unit:	3624	Examiner:	Hamilton, Lalita M.
Title:	GUARANTEED NEGOTIATION SYSTEM AND METHOD	Confirmation No.:	1312

AMENDMENT AND REPLY TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed November 24, 2004, of which this reply is within the shortened three month statutory period for reply, Applicant respectfully requests entry of the amendments set forth below and consideration of the remarks that follow.

AMENDMENTS

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 6 of this paper.

AXP Matter No. TH200314365
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